

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Pamela Ann Bush
Debtor

Case No. 24-00497-MJC
Chapter 7

District/off: 0314-5
Date Rcvd: Jun 18, 2024

User: AutoDocke
Form ID: 318

Page 1 of 4
Total Noticed: 58

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 20, 2024:

Recip ID	Recipient Name and Address
db	Pamela Ann Bush, 1013 Sterling St, Scranton, PA 18508-2402
5599880	DSRM Nat Bank/Valero, Attn: Bankruptcy One Valero Way, San Antonio, TX 78249
5599886	+ Level One/mls, 400 Quincy St, Hancock, MI 49930-1839
5599889	+ Penn East F C U, 851 Commerce Blvd, Scranton, PA 18519-1761
5599894	Scranton Single Tax Office, 315 Franklin Ave, Scranton, PA 18503-1201
5599912	U.S. Attorney, Middle District of Pa., 235 N Washington Ave Ste 311, Scranton, PA 18503-1533

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: bkfilings@zwickerpc.com	Jun 18 2024 18:41:00	American Express National Bank, c/o Zwicker & Asso, 80 Minuteman Road, P.O. Box 9043, Andover, MA 01810-0943
5601088	+ Email/Text: bkfilings@zwickerpc.com	Jun 18 2024 18:41:00	American Express National Bank, AENB, c/o Zwicker and Associates, P.C., Attorneys/Agents for Creditor, P.O. Box 9043, Andover, MA 01810-0943
5599862	Email/PDF: bncnotices@becket-lee.com	Jun 18 2024 18:48:30	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
5599865	EDI: CRFRSTNA.COM	Jun 18 2024 22:41:00	CFNA, Attn: Bankruptcy, PO Box 81315, Cleveland, OH 44181-0315
5599863	EDI: CAPITALONE.COM	Jun 18 2024 22:41:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
5599864	EDI: CAPITALONE.COM	Jun 18 2024 22:41:00	Capital One/Walmart, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
5599867	EDI: CITICORP	Jun 18 2024 22:41:00	Citibank, Citicorp Cr Svcs/Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040
5599868	EDI: CITICORP	Jun 18 2024 22:41:00	Citibank/The Home Depot, Citicorp Cr Svcs/Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040
5599869	+ EDI: WFNNB.COM	Jun 18 2024 22:41:00	Comenity Bank/Kingsize, ATTN: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
5599870	+ EDI: WFNNB.COM	Jun 18 2024 22:41:00	Comenity Bank/Lane Bryant, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
5599871	+ EDI: WFNNB.COM	Jun 18 2024 22:41:00	Comenity Bank/Roaman's, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
5599872	+ EDI: WFNNB.COM	Jun 18 2024 22:41:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125

5599873	+ EDI: WFNNB.COM	Jun 18 2024 22:41:00	Comenity Capital/BBBmc, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
5599875	+ EDI: WFNNB.COM	Jun 18 2024 22:41:00	Comenity Capital/Forever 21, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
5599874	+ EDI: WFNNB.COM	Jun 18 2024 22:41:00	Comenity Capital/famous, Attn: Bankruptcy POB 182125, Columbus, OH 43218-2125
5599876	+ EDI: WFNNB.COM	Jun 18 2024 22:41:00	Comenity/MPPRC, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
5599877	+ EDI: WFNNB.COM	Jun 18 2024 22:41:00	ComenityCapital/Boscov, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
5599878	Email/PDF: creditonebknotifications@resurgent.com	Jun 18 2024 18:48:19	Credit One Bank, Attn: Bankruptcy, 6801 S Cimarron Rd, Las Vegas, NV 89113-2273
5599879	EDI: DISCOVER	Jun 18 2024 22:41:00	Discover Financial, Attn: Bankruptcy, 2500 Lake Cook Rd, Riverwoods, IL 60015-3851
5599887	EDI: CITICORP	Jun 18 2024 22:41:00	Macy's/ DSNB, Attn: Bankruptcy 701 E. 60th Street Nor, Sioux Falls, SD 57104
5599881	Email/Text: collecadminbankruptcy@fnni.com	Jun 18 2024 18:40:00	Fnb Omaha, Attn: Bankruptcy, P.O. Box 3128, Omaha, NE 68103
5599882	Email/Text: Atlanticus@ebn.phinsolutions.com	Jun 18 2024 18:40:00	Fortiva, Attn: Bankruptcy, PO Box 105555, Atlanta, GA 30348-5555
5599883	+ Email/Text: GSBankElectronicBankruptcyNotice@g.com	Jun 18 2024 18:40:00	Goldman Sachs Bank USA, Attn: Bankruptcy, 200 West St, New York, NY 10282-2198
5599884	EDI: IRS.COM	Jun 18 2024 22:41:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
5599866	EDI: JPMORGANCHASE	Jun 18 2024 22:41:00	Chase Card Services, Attn: Bankruptcy P.O. 15298, Wilmington, DE 19850
5599885	Email/Text: PBNCNotifications@perituservices.com	Jun 18 2024 18:40:00	Kohl's, Attn: Credit Administrator, PO Box 3043, Milwaukee, WI 53201-3043
5599888	+ Email/Text: Mercury@ebn.phinsolutions.com	Jun 18 2024 18:40:00	Mercury/FBT, Attn: Bankruptcy, PO Box 84064, Columbus, GA 31908-4064
5599890	Email/Text: fesbank@attorneygeneral.gov	Jun 18 2024 18:40:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
5599893	+ Email/Text: bankruptcynotices@psecu.com	Jun 18 2024 18:41:00	PSECU, Attention: Bankruptcy, PO Box 67013, Harrisburg, PA 17106-7013
5599891	EDI: PENNDEPTREV	Jun 18 2024 22:41:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
5599891	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 18 2024 18:40:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
5599892	^ MEBN	Jun 18 2024 18:40:23	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
5599896	EDI: SYNC	Jun 18 2024 22:41:00	Syncb/Old Navy, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
5599897	EDI: SYNC	Jun 18 2024 22:41:00	Syncb/Verizon, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
5599895	EDI: SYNC	Jun 18 2024 22:41:00	Syncb/ebay, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
5599898	+ EDI: SYNC	Jun 18 2024 22:41:00	Synchrony Bank, Attn: Bankruptcy, 777 Long Ridge Rd, Stamford, CT 06902-1259

5599899	EDI: SYNC	Jun 18 2024 22:41:00	Synchrony Bank/Amazon, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
5599900	EDI: SYNC	Jun 18 2024 22:41:00	Synchrony Bank/Care Credit, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
5599901	EDI: SYNC	Jun 18 2024 22:41:00	Synchrony Bank/Gap, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
5599902	EDI: SYNC	Jun 18 2024 22:41:00	Synchrony Bank/HHGregg, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
5599903	EDI: SYNC	Jun 18 2024 22:41:00	Synchrony Bank/JCPenney, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
5599904	EDI: SYNC	Jun 18 2024 22:41:00	Synchrony Bank/Lowes, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
5599905	EDI: SYNC	Jun 18 2024 22:41:00	Synchrony Bank/Sams, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
5599906	EDI: SYNC	Jun 18 2024 22:41:00	Synchrony Bank/Sams Club, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
5599907	EDI: SYNC	Jun 18 2024 22:41:00	Synchrony/American Eagle, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
5599908	EDI: SYNC	Jun 18 2024 22:41:00	Synchrony/Ebates, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
5599909	EDI: SYNC	Jun 18 2024 22:41:00	Synchrony/HSN, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
5599910	EDI: SYNC	Jun 18 2024 22:41:00	Synchrony/PayPal Credit, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
5599911	+ EDI: WTRRNBNK.COM	Jun 18 2024 22:41:00	Target NB, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
5599913	^ MEBN	Jun 18 2024 18:39:34	U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009
5599914	Email/Text: bknotice@upgrade.com	Jun 18 2024 18:40:00	Upgrade, Inc., Attn: Bankruptcy, 2 N Central Ave Fl 10, Phoenix, AZ 85004-2322
5599915	EDI: CAPITALONE.COM	Jun 18 2024 22:41:00	Walmart Credit Services/Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
5599916	+ EDI: WFFC2	Jun 18 2024 22:41:00	Wells Fargo Bank NA, Attn: Bankruptcy 1 Home Campus MAC X2303, Des Moines, IA 50328-0001

TOTAL: 53

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 20, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 18, 2024 at the address(es) listed below:

Name	Email Address
Joseph P Schalk	on behalf of Asst. U.S. Trustee United States Trustee joseph.schalk@usdoj.gov ustpregion03.ha.ecf@usdoj.gov
Lisa Ann Rynard	larynard@larynardlaw.com aburd@pkh.com,PA88@ecfcbis.com
Michael A. Cibik	on behalf of Debtor 1 Pamela Ann Bush help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.co m;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1	Pamela Ann Bush	Social Security number or ITIN xxx-xx-5872
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN -----
		EIN -----
United States Bankruptcy Court Middle District of Pennsylvania		
Case number: 5:24-bk-00497-MJC		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Pamela Ann Bush

**By the
court:**6/18/24Mark J. Conway, United States
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.